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Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

AMENDMENT TO THE CLAIMS

1. (Currently Amended) A method, comprising:

identifying a monetary account balance associated with a request for a communications event,

associating a rate plan with the request, the rate plan being associated with at least two predetermined connection rates, each of the at least two connection rates defining the respective relationship between services provided by a communications service provider and the fees retained by the communications service provider in exchange therefor,

computing a rate schedule based on the rate plan, and

determining a maximum allowable duration of the communications event by comparing the rate schedule to the monetary account balance.

2. (Previously Presented) A method according to claim 1, wherein associating a rate plan with the request further includes associating a tax charge rate.

3. (Original) A method according to claim 1, wherein computing a rate schedule includes incorporating at least one of: an initial rate period, at least one fixed fee, available free time, and a cost per second for the communications event.

4. (Original) A method according to claim 1, wherein the request includes an initiation of a telephone call.

5. (Original) A method according to claim 1, wherein the request includes an initiation of a cellular telephone call.

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

6. (Previously Presented) A method according to claim 1, wherein identifying a monetary account balance associated with the request includes at least one of:

receiving an account code from a user,  
receiving an account code from a recipient,  
identifying a device receiving the communications event,  
and  
identifying a device initiating the communications event.

7. (Original) A method according to claim 1, further comprising authorizing completion of the communications event for the determined duration.

8. (Original) A method according to claim 7, wherein authorizing completion of the communications event includes terminating a telephone call at a switch.

9. (Original) A method according to claim 7, wherein authorizing completion of the communications event includes terminating a cellular telephone call at a cellular switch.

10. (Previously Presented) A method according to claim 1, wherein comparing the rate schedule to the monetary account balance includes determining a duration of the communications event for which an accrued cost of the communications event is approximately equal to the monetary account balance.

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

11. (Original) A method according to claim 1, wherein computing a rate schedule includes incorporating at least one of: an initial rate period and fixed fees.

12. (Original) A method according to claim 1, wherein computing a rate schedule includes at least one of:

computing endpoints of the communications event,  
determining a distance of the communications event,  
considering time of day of the communications event, and,  
considering day of week of the communications event.

13. (Original) A method according to claim 1, further comprising,

monitoring the communications event for a rate schedule altering event, and

computing an updated rate schedule upon determining the occurrence of the rate schedule altering event.

14. (Previously Presented) A method according to claim 13, further comprising,

updating the monetary account balance before the rate schedule altering event, and

computing an updated duration of the communications event by comparing the updated monetary account balance and the updated rate schedule.

15. (Original) A method according to claim 13, wherein monitoring the communications event includes determining that a number of parties to the communications event has changed.

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

16. (Original) A method according to claim 15, wherein determining that a number of parties to the communications event has changed, includes determining that a new party is added to the communications event.

17. (Original) A method according to claim 13, wherein monitoring the communications event includes determining a change in a communications event distance.

18. (Currently Amended) A system, comprising:

at least one communications interface to receive information representative of a request to initiate a communications event,

at least one database to store:

information representative of rate plans for a plurality of communications service providers, each rate plan associated with at least two predetermined connection rates, each of the at least two connection rates defining the respective relationship between services provided by a communications service provider and the fees retained by the communications service provider in exchange therefor, and

information associated with a plurality of accounts, and

at least one processor coupled to the at least one database and the at least one communications interface, to identify a monetary account balance associated with the request, to associate a rate plan with the request, to compute a rate schedule based on the at least two connection rates from the

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

associated rate plan, and to compare the rate schedule to the monetary account balance to determine a maximum allowable duration for which an accrued cost of the communications event is approximately equal to the monetary account balance.

19. (Previously Presented) A system according to claim 18, wherein the at least one processor includes instructions to determine a tax charge rate.

20. (Original) A system according to claim 18, wherein the rate schedule includes at least one of: an initial rate period, at least one fixed fee, available free time, and a cost per second for the communications event.

21. (Original) A system according to claim 18, further comprising a transmitter to send a signal for terminating the communications event at the end of the determined duration.

22. (Original) A system according to claim 18, wherein the communications event is a telephone call.

23. (Original) A system according to claim 18, wherein the communications event is a cellular telephone call.

24. (Previously Presented) A system according to claim 18, wherein the at least one processor includes instructions for identifying a monetary account balance, said instructions to perform at least one of:

receive an account code from a user,

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

receive an account code from a recipient,  
identify a device initiating the communication event, and,  
identify a device receiving the communication event.

25. (Original) A system according to claim 18, wherein the rate schedule includes at least one of: an initial rate period, fixed fees, available free time, and a cost per second for the communications event.

26. (Previously Presented) A system according to claim 18, wherein the at least one processor includes instructions to determine at least one of:

endpoints of the communications event,  
a distance of the communications event,  
time of day of the communications event, and,  
day of week of the communications event.

27. (Original) A system according to claim 18, where the at least one processor includes instructions to:

monitor the communications event for a rate schedule altering event, and

update the rate schedule upon the occurrence of the rate schedule altering event.

28. (Previously Presented) A system according to claim 27, wherein the at least one processor includes instructions to:

update the monetary account balance before the rate schedule altering event, and

compute an updated duration of the communications event by

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

comparing the updated monetary account balance and the updated rated schedule.

29. (Original) A system according to claim 27, wherein the instructions to update the rate schedule include instructions to determine that a number of parties to the communications event has changed.

30. (Original) A system according to claim 29, wherein the instructions to determine that a number of parties to the communications event has changed, include instructions to determine that a new party is added to the communications event.

31. (Original) A system according to claim 27, wherein the instructions to update the rate schedule include instructions to determine a change in a communications event distance.

32. (Currently Amended) A method, comprising:

storing information representative of rate plans for at least two communications service providers, each of the rate plans having at least two predetermined connection rates, each of the at least two connection rates defining the respective relationship between services provided by a communications service provider and the fees retained by the communications service provider in exchange therefor,

storing information associated with at least two user accounts including a respective account balance for each user account,

identifying a request to initiate a communications event,

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

determining the account balance associated with the request,

associating a rate plan with the request,

computing a rate schedule based on the at least two connection rates of the associated rate plan, and

determining a maximum allowable duration of the communications event for which an accrued cost of the communications event is approximately equal to the account balance based upon the computed rate schedule.

33. (Previously Presented) A method according to claim 32, wherein storing information representative of rate plans includes storing cost per second connection rates.

34. (Previously Presented) A method according to claim 32, further comprising

identifying a transfer of service from a first service provider to a second service provider, and

determining a duration of the communications event for which an accrued cost of the communications event is approximately equal to the account balance, based on the rate plan of second service provider handling the communications event.

35. (Canceled)

36. (Previously Presented) A method according to claim 32, wherein computing a rate schedule includes determining a tax charge rate.

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

37. (Previously Presented) A method according to claim 32, wherein computing a rate schedule includes determining a factor based on at least one of: available free time, endpoints of the communications event, distance of the communications event, and time of day.

38. (Original) A method according to claim 32, further comprising terminating the communications event at the end of the determined duration.

39. (Previously Presented) A method according to claim 32, further comprising deducting the accrued cost of the communications event from the available balance upon termination of the communications event.

40. (Original) A method according to claim 32, wherein identifying a request to initiate a communications event includes identifying an initiation of a telephone call.

41. (Original) A method according to claim 32, wherein identifying a request to initiate a communications event includes identifying an initiation of a cellular telephone call.

42. (Previously Presented) A method according to claim 32, wherein determining the account balance includes at least one of:

receiving an account code from a user, and  
identifying a device initiating the request for the

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

communications event.

43. (Previously Presented) A method according to claim 32, wherein determining the account balance includes at least one of:

receiving an account code from a recipient, and  
identifying a device receiving the communications event.

44. (Original) A system according to claim 32, wherein determining a duration includes determining a duration before authorizing the communications event.

45. (Previously Presented) A system according to claim 32, wherein determining a duration includes determining a duration based on the service provider handling the communications event.

46. (Currently Amended) A computer-readable medium having stored thereon a plurality of instructions, the plurality of instructions including instructions which, when executed by a processor, cause the processor to perform the steps of:

identifying a monetary account balance associated with a request for a communications event,

associating a rate plan with the request, the rate plan being associated with at least two predetermined connection rates, each of the at least two connection rates defining the respective relationship between services provided by a communications service provider and the fees retained by the communications service provider in exchange therefor,

computing a rate schedule based on the rate plan, and

Application No. 10/795,901  
Filed: March 8, 2004  
TC Art Unit: 2617  
Confirmation No.: 1538

determining a maximum allowable duration of the communications event by comparing the rate schedule to the monetary account balance.

-12-

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